GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:2301
ANSWERED ON:11.03.2016
Health Insurance
Ram Mohan Naidu Shri Kinjarapu

Will the Minister of FINANCE be pleased to state:

(a) the percentage and number of population covered under some sort of a health insurance;

(b) the total number of citizens covered under the Pradhan Mantri Suraksha BimaYojana, State-wise;

(c) whether the Government plans on making health insurance mandatory for all of our citizens; and

(d) if so, the manner thereof and if not, the reasons therefor?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(a) & (b): As per the information provided by Insurance Regulatory and Development Authority of India (IRDAI), the number of lives covered under Health insurance policies during FY 2014-15 was 28.80 crore which is approximately 24 per cent of India's total population. The State-wise gross enrolment data under Pradhan Mantri Suraksha BimaYojana (PMSBY) is annexed.

(c) & (d): No, Madam. However, RashtriyaSwasthyaBimaYojana (RSBY) is being implemented by Ministry of Health and Family Welfare. This scheme provides cashless financial protection for affordable, equitable and effective health care to all Below Poverty Line (BPL) families along with 11 other categories of unorganized workers i.e. Building and other construction workers, licensed Railway Porters, Street Vendors, MGNREGA workers, Beedi Workers, Domestic Workers, Sanitations Workers,Mine Workers, Rickshaw Pullers, Rag Pickers and Auto/Taxi drivers. In addition to RSBY, few State Governments have also adopted different Government sponsored Health Insurance Schemes for the BPL population in their respective States.
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